Obituaries

James P. Ayers

James Percy Ayers, 83, of Appomattox, died Wednesday, Jan. 23, at 11:30 a.m. in Appomattox.

Born in Appomattox, he was a son of Mrs. Alma Reed Ayers of Appomattox and the late William Irvin Ayers.

In addition to his mother, he is survived by a son, James Gregory Ayers of Appomattox; two brothers, William Allen Ayers and Jerry Lee Ayers, both of Appomattox, and a sister, Mrs. Dorothy Ayers Cumer of Appomattox.

Funeral services were held at 11 a.m. Friday at Robinson Funeral Home by the Rev. David Grove. Burial was in Red Oak Baptist Church Cemetery.

James Carmichael

James Lester Carmichael, 59, of Route 1, Lynchburg, died Saturday night at his home.

He was born in Halifax County, a son of the late James Frank Carmichael and Rosa B. Tuck Carmichael. He was retired salesman for Lovelace Distributing Co.

He is survived by his wife, Irene Driskill Carmichael; two daughters, Mrs. Joan Bryant and Regina Carmichael, both of Rustburg; a son, Clifton L. Carmichael of Gladys; three brothers, George E. Carmichael of Baltimore, Md., Noel E. Carmichael of Lynchburg and Ralph W. Carmichael of Kansas City, Mo.; a sister, Mrs. Russell Moon of Appomattox and five grandchildren.

Funeral services were conducted at 2 p.m. Monday from Mount Zion United Methodist Church, Rustburg, with interment in the church cemetery.

Driskill Funeral Chapel, Amherst, was in charge of arrangements.

Thomas E. Franklin

Thomas Edmund Franklin, 62, of Route 1, Concord, died at 11:10 p.m. Saturday in Lynchburg General Hospital.

Born in Campbell County, he was a son of the late Tipton Davis and Mollie Belle Cheatham Franklin. He was a retired farmer, and attended the Presbyterian Church.

He is survived by two sisters, Mrs. Kenneth Boley of Lynchburg and Mrs. Grace Franklin of Concord and two brothers, T. D. Franklin of Lynchburg and C. W. Franklin of Appomattox.

Funeral services were held at 2 p.m. Monday at New Concord Presbyterian Church with burial in the church cemetery.

Whitten Park Avenue Chapel was in charge of arrangements.

Curtis D. Harris

Curtis Dashwood Harris, 73, of Route 1, died Tuesday afternoon, Jan. 22, in Hiram W. Davis Medical Center in Petersburg. He was the husband of Ellen Doss Harris.

Born in Prince Edward County, he was a son of the late Charles Harris and Mary Marsh Harris. He was a retired employee of Old Dominion Box Co., and was a member of New Concord Presbyterian Church.

In addition to his wife, he is survived by two sons, Curtis Alton Harris of Concord and Clyde Eugene Harris of Lynchburg; five daughters, Dorothy H. Millner of Rustburg, Janie H. Cousins, of Brockport, N. Y., Shirley H. Hiser and Barbara H. Austin, both of Concord, and Nadine H. Pulliam of Lynchburg; four brothers, Pete Harris and Warren Harris, both of Bedford, Garland Harris of Lynchburg and Chapman Harris of Evington; four sisters, Merle Wood and Princess Harris, both of Richmond, Pearl Lucado of Danville and Kathleen Weigant of Gettysburg, Pa., and 18 grandchildren.

Graveside services were conducted at 2 p.m. Thursday in Concord Presbyterian Church Cemetery by the Rev. Terry Woodard.

Charlie E. Mayberry

Charlie Evan Mayberry, 35, of Appomattox, died at 11:30 a.m. Wednesday, Jan. 23, in Appomattox. His wife is Carolyn Moore Mayberry.

Born in Appomattox, he was a son of Mrs. Nora Jane Mann Mayberry of Appomattox, and the late E. W. (Jack) Mayberry.

In addition to his wife and his mother, he is survived by a son, Charlie E. Mayberry Jr. of Appomattox; two daughters, Donna Marie Mayberry and Angela Darlene Mayberry, both of Appomattox, and two sisters, Mrs. Barbara Jean Mayberry and Mrs. Vickie Diane Franklin, both of Appomattox.

Funeral services were held at 2 p.m. Friday at Robinson Funeral Home by the Rev. David Grove. Burial was in Liberty Cemetery.

Henry L. Smith

Henry Lloyd Smith, 45, of Route 2, Rustburg, died Monday morning in Lynchburg General Hospital. He was the husband of Phyllis Watson Smith.

Born in Montgomery County, he was a son of Lizzie Tyree Smith of Lynchburg and the late Harvey Alfred Smith. He was an employee of Simplimatic Engineering Co., and attended St. John's Pentecostal Holiness Church in Hurt.

In addition to his wife and mother, he is survived by a son, Timothy L. Smith of Rustburg; a daughter, Melanie J. Smith of Rustburg; three brothers, Harvey A. Smith Jr. of Richmond, Franklin D. Smith of Madison Heights and Linwood Smith of Lynchburg; a half-brother, Guy E. Smith of Lynch Station; two sisters, Rachel S. Totty of Spout Spring and Eula S. Hartless of Forest, and two half-sisters, Maude S. Labree of Roanoke and Sarah S. Dickey of Wrightstown, N. J.

Funeral services were conducted at 2 p.m. Wednesday in St. John's Pentecostal Holiness Church by the Revs. Clyde Worley and Tommy Smith. Interment will be in Altavista Memorial Park.

Whitten Park Avenue Chapel was in charge of arrangements.

Holcomb C. Thornhill

Holcomb Christain (Mike) Thornhill, 68, of 1201 Long Meadows Drive, Lynchburg, died early Friday morning in Lynchburg General Hospital after a long illness.

Born in Appomattox County Sept. 27, 1911, he was a son of the late Wilson W. Thornhill and Lillie Spiggle Thornhill. He was a member of Timberlake Baptist Church.

He is survived by his wife, Virginia Bullock Thornhill; a son, Arnold G. Thornhill of Lynchburg; two daughters,

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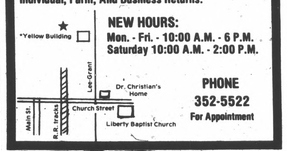

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Beckham news

JAN. 24-Mrs. Geraldine Moore fell and broke her wrist at Wintergreen last week.

Mr. and Mrs. Larry Yeatts were accompanied by Mr. and Mrs. Gibbs Martin to the home of Mr. and Mrs. Jimmy Bollinger for dinner Sunday.

Mr. and Mrs. L. E. Martin and Mr. and Mrs. Lee Meadors were recent visitors of Mrs. Geraldine Moore and family.

Mr. and Mrs. L. E. Martin visited Mr. and Mrs. Gibbs Martin Saturday. Mrs. Herbert Moore Jr. spent Tuesday afternoon in this home.

Mrs. F. E. (Rosa) Williams of Gladstone and Mrs. J. R. (Jackie) Bishop of Myrtle Beach AFB, S.C.; 11 grandchildren; two great-grandchildren; two brothers, O. W. Thornhill of Lynchburg and J. W. Thornhill of Gladstone and two sisters, Mrs. Joe (Mildred) Coleman of Dillwyn and Mrs. J. A. (Sallie) McFadden of Lynchburg.

Funeral services were conducted at 1:30 p.m. Monday from Timberlake Baptist Church by the Rev. James N. Williams and Dr. Paul A. Hatmacher. Interment was in Fort Hill Memorial Park.

Robinson Funeral Home, Appomattox, was in charge of arrangements.

Mrs. Wayne Irby and David and Miss Eunice Martin visited Mrs. Robert Morris, Melanie, and Mrs. S. G. Martin Saturday. Mr. Claude Martin spent Thursday afternoon in this home.

Mr. and Mr. T. R. Martin Jr., Mrs. Carl Martin and Miss Jackie Cobbs visited Mr. and Mrs. Robert Morris, Melanie, and Mrs. S. G. Martin Sunday night.

Mr. and Mrs. Howlett Drinkard, Donald Lee, Miss Eunice Martin, Mr. and Mrs. Robert Morris, Melanie and Carolyn and Mrs. S. G. Martin went to Falling River Country Club in Appomattox for a dinner with other members of the T. M. Martin family. There were seventy four present for the occasion.

Mr. and Mrs. Robert Morris, Melanie, Mrs. S. G. Martin, Miss Eunice Martin, Donald Lee Drinkard, Mr. and Mrs. Howlett Drinkard joined other members of the family at the home of Mr. and Mrs. Abner Martin of Appomattox honoring Abner on his birthday with a dinner.

Mrs. Paul Burge is home after spending some time in Lynchburg General Hospital.

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REPORT OF CONDITION

Consolidating domestic subsidiaries of the

FIDELITY AMERICAN BANK, N.A. of LYNCHBURG

IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1979, PUBLISHED IN RESPONSE TO CALL MADE BY COMPTROLLER OF THE CURRENCY, UNDER TITLE 12, UNITED STATES CODE, SECTION 161.

ASSETS	Thousands of dollars
Cash and due from depository institutions	97,888
U.S. Treasury securities	15,654
Obligations of other U.S. Government agencies and corporations	54,253
Obligations of States and political subdivisions in the United States	74,195
Other bonds, notes, and debentures	136
Federal Reserve stock and corporate stock	571
Trading account securities	380
Federal funds sold and securities purchased under agreements to resell	35,905
Loans, Total (excluding unearned income)	$376,165
Less: Allowance for possible loan losses	$ 4,910
Loans, Net	371,255
Lease financing receivables	2,571
Bank premises, furniture and fixtures, and other assets representing bank premises	18,062
Real estate owned other than bank premises	90
Investments in unconsolidated subsidiaries and associated companies	None
Customers' liability to this bank on acceptances outstanding	2,817
Other assets	5,285
TOTAL ASSETS	683,067
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	$126,187
Time and savings deposits of individuals, partnerships, and corporations	362,475
Deposits of United States Government	554
Deposits of States and political subdivisions in U.S.	29,630
Deposits of foreign governments and official institutions	None
Deposits of commercial banks	6,037
Certified and officers' checks	4,349
Total Deposits	529,302
Total demand deposits	$142,497
Total time and savings deposits	$386,505
Federal funds purchased and securities sold under agreements to repurchase	75,738
Interest-bearing demand notes (note balances) issued to the U.S. Treasury	4,936
Other Liabilities for borrowed money	3,511
Mortgage indebtedness and liability for capitalized leases	7,847
Bank's liability on acceptances executed and outstanding	3,817
Other liabilities	10,403
TOTAL LIABILITIES (excluding subordinated notes and debentures)	635,654
Subordinated notes and debentures	5,000
EQUITY CAPITAL	
Preferred stock No. shares outstanding None (par value)	None
Common Stock No. shares authorized 614,064 No. shares outstanding 614,064 Par value	6,141
Surplus	12,887
Undivided profits	23,380
Reserve for contingencies and other capital reserves	None
TOTAL EQUITY CAPITAL	42,408
TOTAL LIABILITIES AND EQUITY CAPITAL	683,062
MEMORANDA	
Amounts outstanding as of report date:	
Standby letters of credit	
Standby letters of credit, total	5,951
Amount of standby letters of credit conveyed to others through participations	None
Time certificates of deposit in denominations of $100,000 or more	30,103
Other time deposits in amounts of $100,000 or more	None
Average for 30 calendar days (or calendar month) ending with report date:	
Cash and due from depository institutions	99,901
Federal funds sold and securities purchased under agreements to resell	54,057
Total loans	376,990
Time certificates of deposits in denominations of $100,000 or more	34,228
Total deposits	519,525
Federal funds purchased and securities sold under agreements to repurchase	106,005
Other liabilities for borrowed money	11,087
TOTAL ASSETS	700,889

I, Robert D. Davis, Senior Vice Pres. & Controller of the above-named bank do hereby declare that this Report of Conditions is true and correct to the best of my knowledge and belief.
ROBERT D. DAVIS
January 24, 1980

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.
Directors
W. M. GREENWOOD
J. S. FORSHAND, JR.
THOMAS R. GLASS

ADULT EDUCATION CLASSES FOR APPOMATTOX COUNTY

(All Classes Are To Be Taught By Qualified Instructors And Are Sponsored By The Appomattox County School Board)

REGISTRATION - By Phone: Call 352-8253
By Mail: Return Form Below

SECOND SEMESTER CLASSES 1979-1980

COURSE	TIME	CLASS BEGINS	LENGTH OF COURSE	COST	LOCATION
Adult Basic Education					
Adult Basic Class (Classes for adults who did not finish High School and who desire to work toward securing the State Equivalency Certificate)	Tu & Th, 7:00-9:30p.m.	Tuesday, Feb. 19	50 hours	No Tuition Charge	Adult Education Center at Appomattox Elementary School
Adult General Education					
Art (Drawing & Painting)	Thursday, 7:00-9:00p.m.	Thursday, Feb. 21	20 hours	$10.00 plus cost of materials	ACHS Art Department
Diet, Exercise and Behavior Modification (DEB)	1:00-3:00p.m. or 7:00-9:00p.m.	Tuesday, Feb. 19	20 hours	No tuition charge	Afternoon - Extension Office Night - ACHS Room 110
(This class is being conducted by the Appomattox County Extension Office in cooperation with the Adult Education Program, Appomattox County Schools)					
GED Review Class (For adults who want to take the high school equivalency examination)	Tu & Th, 7:00-9:30p.m.	Tuesday, Feb. 19	50 hours	$30.00 includes books	ACHS, Room 303
Physical Education (Men)	Mon & Th, 7:00-9:00p.m.	Monday, Jan. 28	30 hours	$7.50	ACHS Gym
Physical Education (Women)	Monday, 7:00-9:00p.m.	Monday, Feb. 18	20 hours	$5.00	AMS Gym
Agricultural Education					
Adult Farmer Evening Class (Pamplin)	Thursday, 7:00-9:00p.m.	Thursday, Jan. 31	20 hours	no fee	Library Pamplin Sch.

COURSE	TIME	CLASS BEGINS	LENGTH OF COURSE	COST	LOCATION
Farm Machinery Repair (Pamplin)	Monday, 6:30-10:00p.m.	Monday, Jan. 14	70 hours	$5.00	Pamplin Sch. Shop
Farm Machinery Repair (Appomattox)	Tu & Th, 6:30-10:00p.m.	Tuesday, Jan. 22	70 hours	$5.00	Vo-Ag Dept. AMS
Woodworking	Tuesday, 7:00-10:00p.m.	Tuesday, Feb. 19	30 hours	$15.00	ACHS Voc-Ag Department
Young Farmers (Young men 18-35 years of age)	Contact Vocational Agriculture Department at ACHS for information concerning this class - Phone 352-7146.				
Business Education					
Bookkeeping, Beg. (Accounting)	Tu & Th, 7:00-9:30p.m.	Tuesday Feb. 19	40 hours	$28.00, includes books	ACHS Bus. Ed. Dept.
Typing, Beginning	Tu & Th, 7:00-9:00p.m.	Tuesday Feb. 19	48 hours	$15.00	ACHS Bus. Ed. Dept.
Typing, Advanced	Tu & Th, 7:00-9:00 p.m.	Tuesday, Feb. 19	48 hours	$15.00	ACHS Bus. Ed. Dept.
Distributive Education					
Psycho-Syntatic (Human Relations)	Tuesday, 6:30-9:30p.m.	Tuesday, April 15	15 hours	$10.00	ACHS - D. E. Department
Sales Effectiveness Training	Tu & Wed., 6:30-9:30p.m. March 25 and 26	Tuesday, March 25	6 hours	$5.00	ACHS D. E. Department
Shoplifting Prevention Clinic - Offered in Cooperation with Appomattox Sheriff Dept. and Lynchburg City Police Dept.	Tuesday, 6:30-9:30p.m.	Tuesday, March 18	3 hours	$2.50	ACHS D. E. Department
Home Economics Education					
Young Homemakers	Contact Home Economics Department at ACHS for information concerning this class. Phone 352-7146.				
Sewing, Beginning	Thursday, 7:00-9:30p.m.	Thursday, Feb. 21	25 hours	$10.00	ACHS Home Ec. Dept.

COURSE	TIME	CLASS BEGINS	LENGTH OF COURSE	COST	LOCATION
Sewing, Intermediate and Advanced	Thursday, 7:00-9:30p.m.	Thursday, Feb. 21	25 hours	$10.00	ACHS Home Ec. Dept.
Upholstery	Tuesday, 7:00-10:00p.m.	Tuesday, Feb. 19	25 hours	$10.00	Home Ec. Dept. ACHS
Trade and Industrial Education					
Bricklaying	Tu & Th 7:00-9:30p.m.	Tuesday, Feb. 19	45 hours	$15.00	ACHS Masonry Department

NOTE:

1. Appomattox County School Board reserves the right to cancel a class if less than ten (10) persons enroll for a class.
2. Enrollment fees to be collected by instructor at first class meeting.
3. Persons are to pre-register for a class by calling 352-8253 during the hours of 8:30 - 5:00 or by mailing the registration form below.
4. Persons interested in a class not offered, please contact R. B. Carter, Adult Education Coordinator, at 352-8253 and give information about class desired.

REGISTRATION FORM

Mr.
Mrs.
Please enroll Miss _____ in the following
First Middle Last
course _____. Telephone Number _____
Course Name
and address of enrollee _____

Mail To: Adult Education Coordinator, Appomattox County School Board, P. O. Box 548 Appomattox, Virginia 24522

Times-Virginian Sports

Nelson defeats Raiders

A powerful Nelson County team dealt the Appomattox High School varsity Raiders their fifth defeat of the season Friday in a running battle that ended 59-47.

The Raiders played Nelson County close through most of the game, but the visiting Governors blew the game open in the closing moments of the contest, scoring 20 points in the fourth quarter to the Raiders' 14.

Larry Kelso led Raider scorers with 24 points, recording eight rebounds in the game, as well. Game scoring honors went to Dennis Baker of Nelson County, who scored 30 for the night. Marvin Johnson was the only other Appomattox player to score in double figures, totaling 11 points for the evening. Johnson also pulled in eight rebounds.

The Raiders led at the end of the first quarter, 11-10. The home team scored 12 points in the second quarter and were tied with Nelson County until the closing seconds of the first half, when a shot following a slow-down offense put Nelson County ahead, 23-25.

The game stayed close throughout the third quarter, with the score after that period 39-33, favor of Nelson County. Then the Governors broke into a run-and-gun offense, combined with a sticky-handed defense, which the Raiders could not overcome.

With Kelso and Johnson, scorers in the game included Shane Abernathy (six points), and Terry Woods, Steve Cobb, and Jonathan Pickett, who each scored two points.

With Baker in the double-figure scoring column for the Governors was Alfred Smith, who totaled 13 for the night, place on uneven parallel bars, and tied in first place for best all around with a score of 31.20. Christy Tucker won third place on the floor exercise and sixth place on bars. Valerie Guill tied for second place on bars.

Emily is the daughter of Penelope Shea. Christy is the daughter of Mr. and Mrs. Wayne Tucker, and Valerie is the daughter of Mr. and Mrs. Carlton Guill, all of Appomattox.

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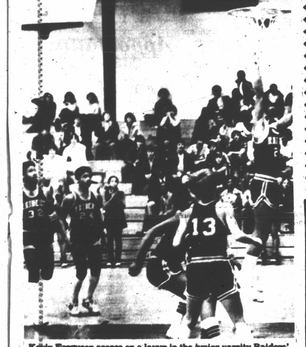
Local gymnasts excel

In a tri-meet for individual honors held in Chester, Va. Jan. 26, three Appomattox gymnasts received awards. Gymnasts from Southside Gymnastics Club, Richmond Olympiad and Lynchburg YWCA Springers competed in this USCP Class III compulsory meet.

Competing in the 9-to-11 age group, Emily Shea won first place on the balance beam, second place on vault, third



Kevin Ferguson scores on a layup in the junior varsity Raiders' game against Nelson County Friday night, as Dennis Fleshman (#33), Darwin Harvey (#24) and Rick Caldwell (#13) look on. The Raiders lost to the Governors, 63-46.

REAL ESTATE TIPS

By Kathy Meadows

Question: My wife and I are tired of paying rent and would like to purchase a home. We have a moderate amount of money saved and we would like to know if there are any special programs available that could assist us in doing this?

Answer: There are a variety of government programs set up to assist families in purchasing a home. They are the Federal Housing Authority, the Veterans Administration, the Farmers Home Administration, and the Virginia Housing Development Authority.

Presently, the Virginia Housing Development Authority has low interest loans available for home loans on owner occupied residential properties. If you are a Virginia resident and you qualify as a low to moderate income family, you should seriously consider taking advantage of this program to purchase a home.

Closing costs vary with the loan amount. The down payment is 2% of the first $25,000. and 5% of any amount thereafter. Loans may be made on new or existing properties with the maximum sales price of $38,500. The interest rate is 9.35%, 4% less than conventional bank loans, which means a lower monthly payment to you.

There is a limited resource of Virginia Housing Development Authority funds available. Should you decide to purchase a home, I would be glad to help you get started.

Let's discuss your home buying or selling plans. Call me at 352-5003 or 237-2951 or stop by Century 21 Gail Boswell and Associates at 2101 Wards Road, Lynchburg, Virginia 24502. I am looking forward to meeting you and answering your personal real estate questions.

Varsity girls drop Heritage, 58 - 34

The Appomattox varsity Raiderettes took their eighth basketball victory this season last Tuesday night, defeating Heritage 58-34.

Ruby Smith hit seven field goals and went three-for-four at the freethrow line to capture game scoring honors with 17 points. Joining her in the double-figure scoring bracket for the Raiderettes was Annette Carter, who sank five field goals and a freethrow to total 11 points, and Susan Handy, whose five field goals gave her 10 points. Heritage had one player who scored in double figures, Debra Ware, who scored five field goals and two freethrows for a total of 12 points.

The Raiderettes held a 13-5 advantage at the end of the first quarter, but the scrappy Heritage team had knotted the score at 23 each when the buzzer sounded ending the first half.

A 19-point burst in the third quarter, answered by only six points from Heritage put the Raiderettes out in front by with a 42-29 score at the end of that period. The Appomattox girls scored 16 more in the final quarter, while holding Heritage to only five points in a supreme defensive effort, and when the game ended the score stood at 58-34.

Nine Raiderettes scored in the game. Along with Ruby Smith, Handy and Carter, Debbie Smith scored eight, Johnna Belter scored four, and Karen Johnson, Rhonda Jaggers, Janis Richardson, and Lolita Preston each scored two points.

The girls were successful on 26 of 62 field goal attempts (42 percent), and made six of 13 freethrow attempts for a 46 percent performance.

Heritage scored on 15 of 42 field goal attempts for a 36 percent performance, and sank four of 14 freethrow attempts for a 29 percent average.

The loss dropped Heritage's record on the season to six wins, seven losses overall.

The win gave the Raiderettes their eighth win against six losses overall, and was their sixth win in the district against four losses.

The Appomattox girls were scheduled to play Altavista Tuesday after the Times-Virginian deadline, and will play Jefferson Forest Friday night away. Game time is 6:30 p.m.

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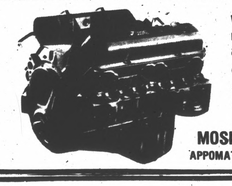
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